IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Eleanor S. Wilson et al.

Art Unit: 3624

Examiner: Ella Colbert

Serial No.: 09/681,412

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Filed: March 30, 2001

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For: METHODS AND SYSTEMS FOR

FINANCING

AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313

The following amendments, elections, and remarks are made in response to the Office Action dated March 27, 2006.